Exhibit 1

BANK OF AMERICA, N.A. (THE "BANK")				Personal Signature Card with Substitute Form W-9			
							Account Numi
ver i i i i i i i i i i i i i i i i i i i		ARKET SAVINGS					
Account Title	MS KIMOR	A LEE SIMMONS					
amended from Miscellaneous I acknowledge the either co-owner verification for taxpayer identifi Substitute Forr The number the subject to back (IRS) that I am longer subject I Certification In You must cross	time to time: Fees for Perso e receipt of the r or to the sur any transaction ication number m W-9. (Requi hown on this f tup withholdi n subject to be to backup with structions out item (2) ab	(1) if this account is nal Accounts, and (2) see documents. A joint ryiving co-owner(s) if in connection with this to which I/we want in ited only for Deposit Acform is the correct tang because: (A) I am ackup withholding as a shholding, and (3) I am	a deposit account, the I if this account is a Line account is a Line account is the property a co-owner dies. By sign account, any Line of Creerest reported. accounts) Certification- Unspayer identification nur exempt from backup wit a result of a failure to re a U.S. citizen or other U otified by the IRS that you	Deposit Agreement and of Credit, the Line of to for each co-owner as joing below, I/we also acid the checks which I/we make the penalties of perjuraber (or I am waiting tholding, or (B) I have port all interest or division. S. person (as defined in the content of the content	Disclosures, the Persocredit Agreement and not tenants with right on the converge and agree it any sign, and as the cert and the cert a	in the following documents, as notal Schedule of Fees and the Disclosures. Furthermore, I/we of survivorship and payable to not the signature(s) will serve as ification (set forth below) of the sued to me), and (2) I am not the Internal Revenue Service 5 has notified me that I am no ceause of underreporting interest	
			ue Service does not require				
		Report	the certifications require	d to avoid backup withh	olding.	ATM/Check Card Requested ? *	
Tax Identificati	on Number	Interest On	Signature (2/	Date	(Deposit Accounts Only)	
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4				_		_	
5. Bu checking the l	has marked "ATA	#/Check Cord Recovered?" 1	Aug franchis seguest on Automat	is Taller Machine Card and/or	a Charle Card Bu cionina h	pelow, I consent to the issue of an	
ATM Card and/or	Check Card to the	other account holders indica	ited above.				
		ing the box marked "ATM/C eck Card to any of the accoun		y request an ATM Card and/o	or Check Card. By signing t	his Signature Card, I consent to the	
Bank Informat							
Customer 1							
					US Driver License W/Pho	10	
Review Informa			ved Existing				
Customer 2	2000 AND						
Name					/		
Review Informs	ation						
Customer 3							
Name				/			
ranic							
Review Informs	ation						
Review Informa	ation		_	/			
Review Informa Customer 4	ation		\rightarrow				
Review Informa Customer 4 Name			\rightarrow				
Review Informa Customer 4 Name Review Informa							
Review Informa Customer 4 Name Review Informa Customer 5 Name	ation						
Review Informa Customer 4 Name Review Informa Customer 5 Name Review Informa	ation	12/04/2009					
Review Informs Customer 4 Name Review Informs Customer 5	ation	12/04/2009 Saddle River					
Review Informs Customer 4 Name Review Informs Customer 5 Name Review Informs Date Banking Center	ation	El British Com					
Review Informs Customer 4 Name Review Informs Customer 5 Name Review Informs Date	ation	Saddle River BEVERLY JACONIA					
Review Informs Customer 4 Name Review Informs Customer 5 Name Review Informs Date Banking Center Associate's Name	ation	Saddle River BEVERLY JACONIA					